# Test feature stability before deployment

Run these on a credit model's features before the model goes live.

- [ ] 01 Marginal stability: does the feature's distribution hold up under resampling?
- [ ] 02 SHAP stability: does the model's reliance on it hold up under resampling?
- [ ] 03 Where the two diverge is where deployment surprises live
- [ ] 04 Fit a decay curve across pool sizes: a high floor means instability that more data won't fix
- [ ] 05 Check directional stability across subpopulations

WHY IT MATTERS

*Pre-deployment stability analysis for credit risk models. Why distributional screening and model-decision screening give you opposite answers, and what to do about it.*

From: *Your Best Feature Might Be Your Biggest Liability*

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NOTES

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